

FIG. 1

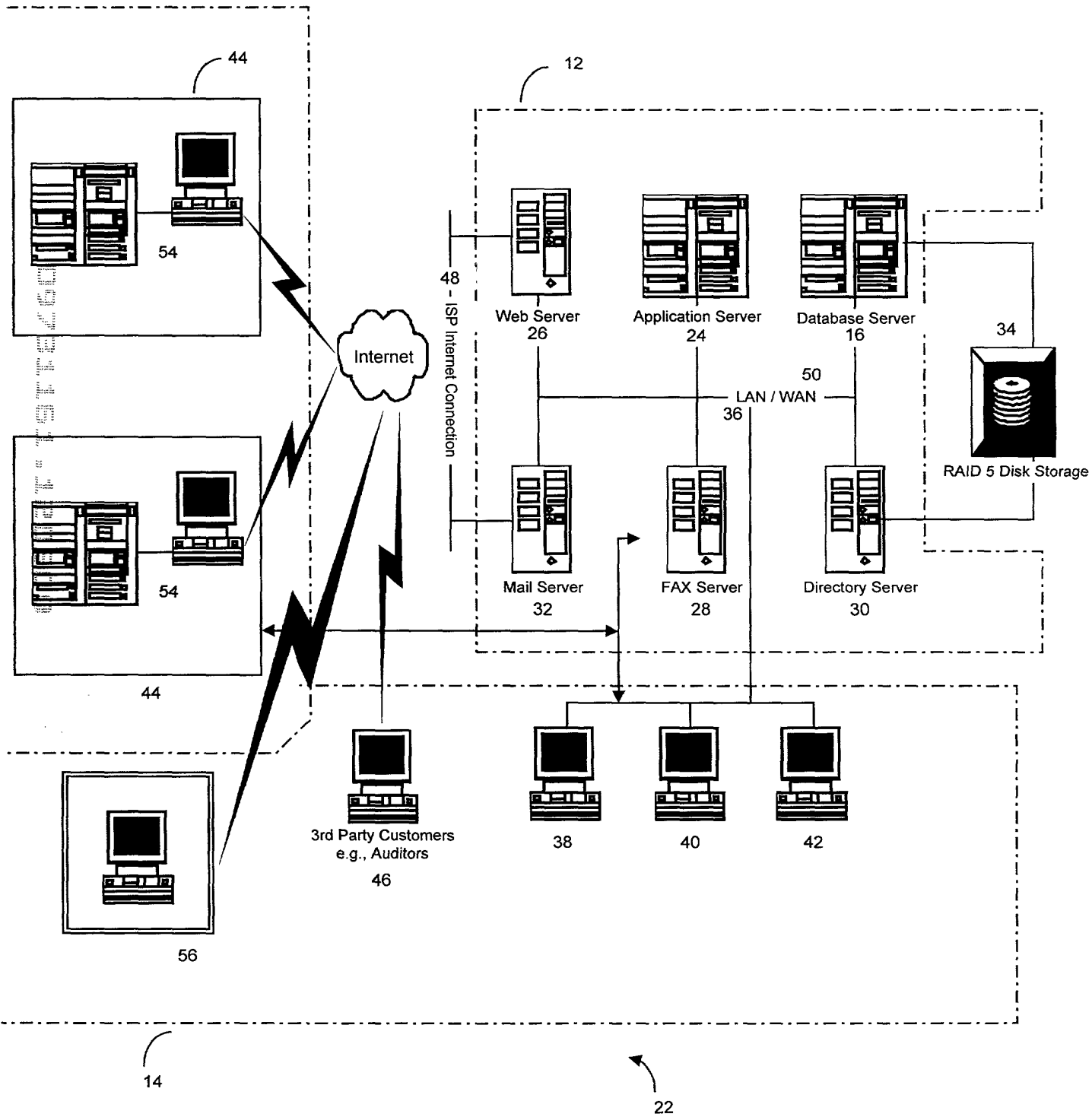


FIGURE 2

FIGURE 3

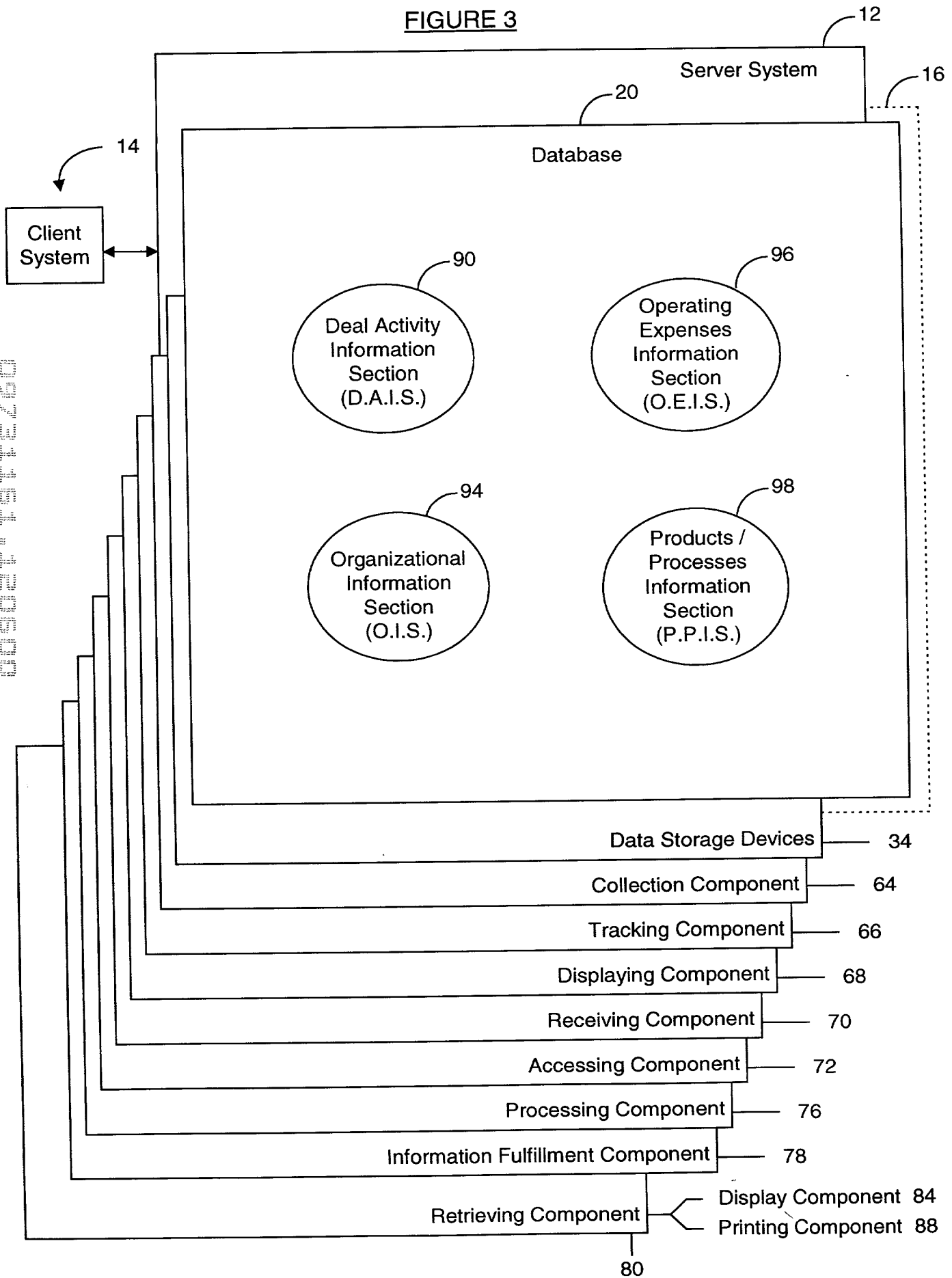


FIGURE-4

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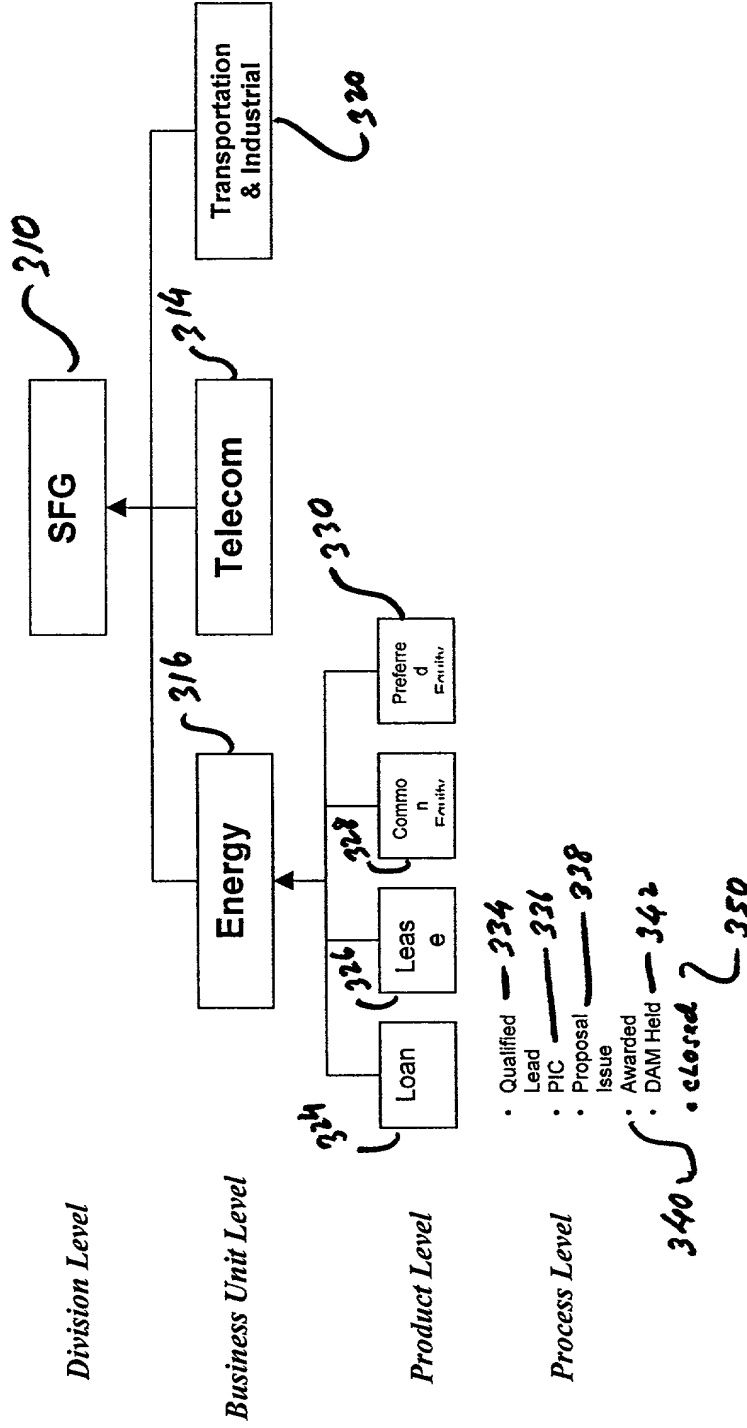


FIGURE - 5

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	HQ Level	Board Level	Division Level	Total	Time Allocation %	Weighted Cost/Process	Average Unit Cost
# of QOL	84	21	138	243	18%	\$ 4,892,850	\$ 18,323
Lead and terminated	23	23	80	126	10%	\$ 1,530,755	\$ 9,883
# of PICS	31	21	16	68	5%	\$ 4,892,850	\$ 40,294
PIC and terminated	28	8	11	47	4%	\$ 9,240,345	\$ 106,218
# of Issued Proposals	7	8	33	48	7%	\$ 1,902,647	\$ 39,827
Issued and terminated	29	0	4	33	2%	\$ 543,585	\$ 23,634
Awarded and terminated	3	0	4	7	2%	\$ 543,585	\$ 67,948
# of DAM Field	23	0	49	72	19%	\$ 3,535,302	\$ 57,923
HQ Approval	5	2	12	19	100% BOD Deals	\$ 259,276	\$ 259,276
BOD Approval	13	2	8	23	BOD Deals	\$ 393,599	\$ 393,599
DAM and terminated	1	2	3	6			
Approved	1	2	3	6			
Approved and terminated	1	2	3	6			
Close	1	2	3	6			
177 & 199 Activity Allocation							
TOTAL						\$ 27,179,248	

FIGURE-6

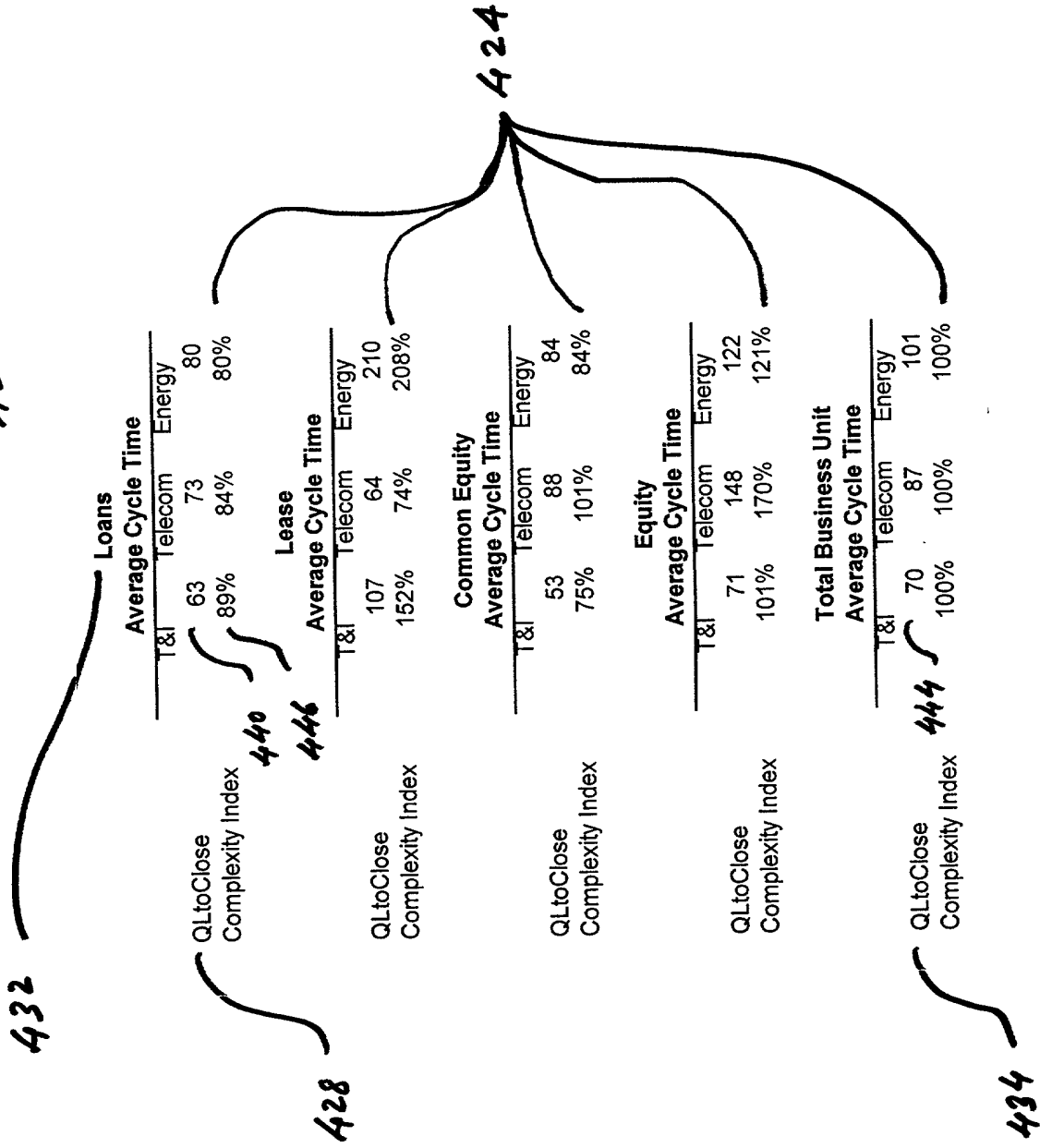


FIGURE - 7 460

Complexity Index (QL -CL Cycle)		Loan		89%		504		506	
		HQ Level	Board Level	Division Level	Loan Total				
# of QL		43	10	500	12				
LeadandTerminated		8	2	19	29				
# of PICs		35	8	52	95				
PICandTerminated		17	4	11	32				
# of Issued Proposals		18	4	41	63				
IssuedandTerminated		2	2	5	9				
# Awarded or Credit Request		16	2	36	54				
AwardedandTerminated		1	0	2	3				
# of DAM Held		15	2	34	51				
DAMandTerminated		3	1	9	13				
# Approved		12	1	25	38				
ApprovedandTerminated		4	0	5	9				
Close		8	1	20	29				
# of QL	\$	18,323	\$	18,323	\$	18,323	\$	18,323	\$
LeadandTerminated	\$								
# of PICs	\$	8,796	\$	8,796	\$	8,796	\$	8,796	\$
PICandTerminated	\$								
# of Issued Proposals	\$	38,532	\$	38,532	\$	38,532	\$	38,532	\$
IssuedandTerminated	\$								
# Awarded or Credit Request	\$	94,534	\$	94,534	\$	94,534	\$	94,534	\$
AwardedandTerminated	\$								
# of DAM Held	\$	21,034	\$	60,474	\$	21,166	\$	22,669	\$
DAMandTerminated	\$								
# Approved	\$	51,551	\$	51,551	\$	51,551	\$	51,551	\$
ApprovedandTerminated	\$								
Close	\$	232,771	\$	272,210	\$	232,902	\$	234,405	\$

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470 480 484

FIGURE 8

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	HQ Level	Board Level	Division Level	Total Costs
\$	787,893	\$ 183,231	\$ 1,300,939	\$ 2,272,063
\$	307,867	\$ 70,370	\$ 457,402	\$ 835,638
\$	693,576	\$ 154,128	\$ 1,579,812	\$ 2,427,516
\$	1,512,541	\$ 189,068	\$ 3,403,217	\$ 5,104,825
\$	315,516	\$ 120,948	\$ 719,639	\$ 1,156,102
\$	618,618	\$ 51,551	\$ 1,288,787	\$ 1,958,956
\$	4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
\$	232,771	\$ 272,210	\$ 232,902	\$ 234,222
\$	529,501	\$ 769,295	\$ 437,490	\$ 474,314
\$	1,862,167	\$ 272,210	\$ 4,658,048	\$ 6,792,425
\$	2,373,842	\$ 497,085	\$ 4,091,748	\$ 6,962,675
\$	4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
	56%	65%	47%	51%
	53%	50%	59%	57%

Total Costs $\hookrightarrow 524$
Unit Cost per Close Deal $\hookrightarrow 510$
Total Cost per Close Deal $\hookrightarrow 562$

Total Costs: 567
 Close Deals 566
 Dead Deals 588
 Total Costs 570
 Dead deals % of Total Costs
 Hit Rates (DAM Held to Close)

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FIGURE - 9

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1999 T&I Operating Cost for Loans by Process

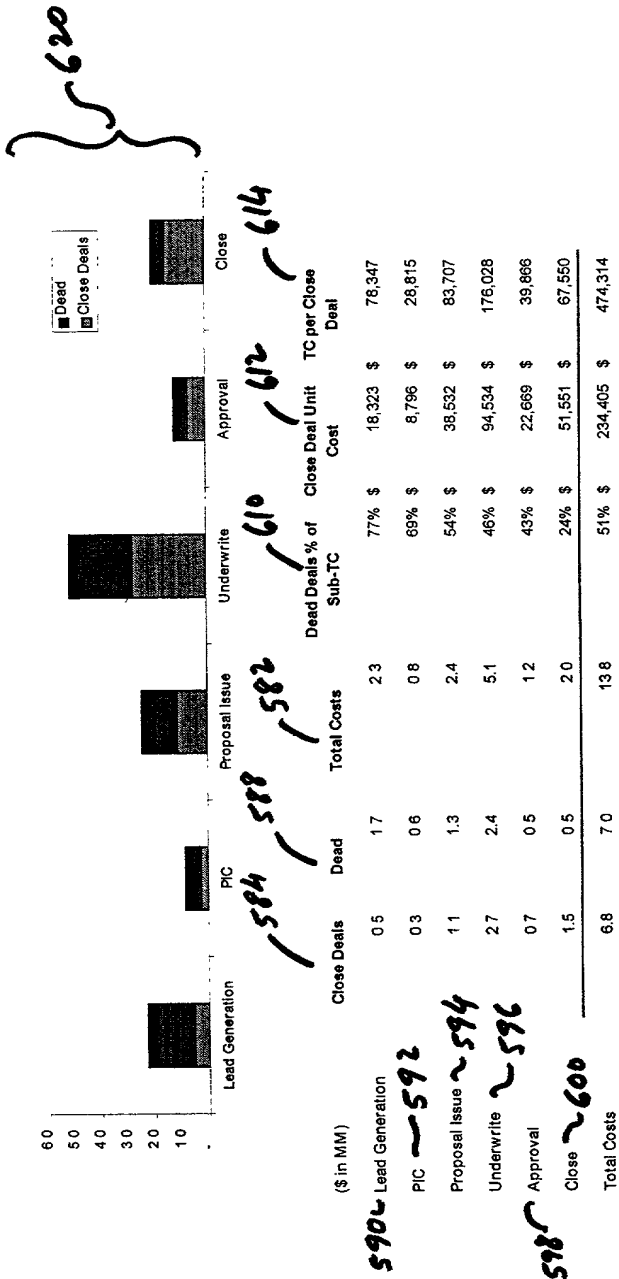
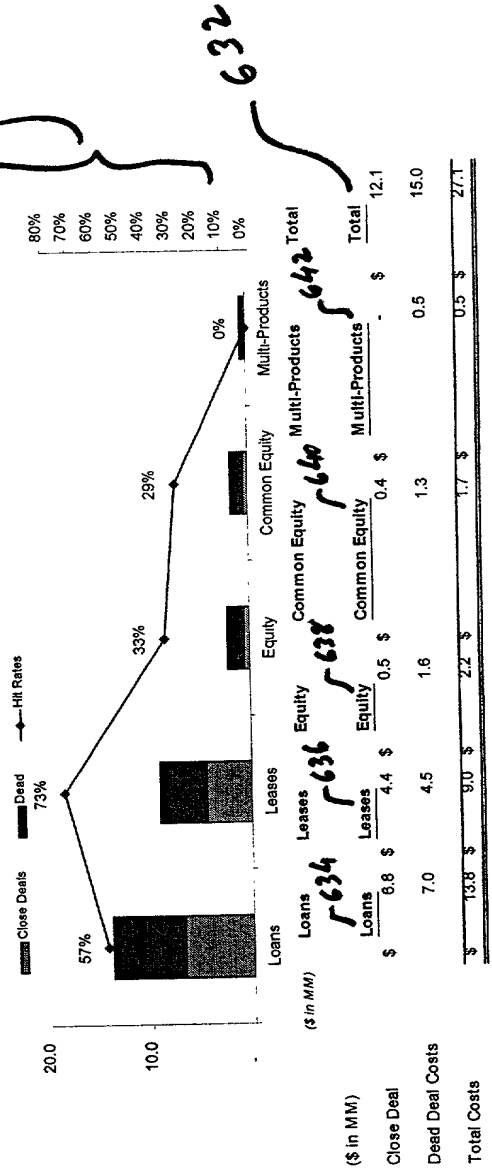


FIGURE 10 630

1999 T&I Operating Cost by Product



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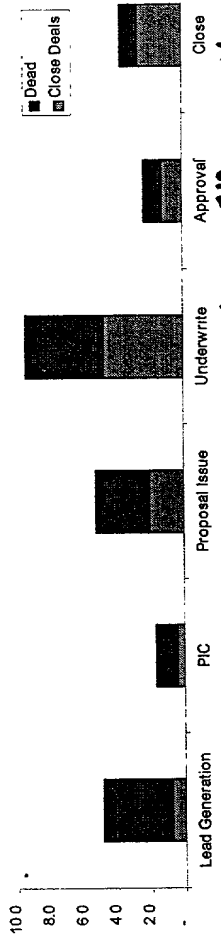
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	Loans	Leases	Equity	Common Equity	Multi-Products	Total
Dead Deals % of Sub-TC	51%	51%	78%	76%	100%	55%
Hit Rate (DAM to Close)	57%	73%	33%	29%	0%	55%
Close Deal Unit Cost	\$ 234,222	\$ 403,064	\$ 261,834	\$ 199,093	#DIV/0!	\$ 276,090
TC per Close Deal	\$ 474,314	\$ 815,315	\$ 1,083,511	\$ 840,785	#DIV/0!	\$ 615,896

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FIGURE 11
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1999 T&I Operating Cost for All Products by Process



	Close Deals	Dead	Total Costs	Dead Deals % of Sub-TC	Close Deal Unit Cost	TC per Close Deal
Lead Generation	0.8	4.1	4.9	84%	18,323	\$ 111,188
PIC	0.4	1.2	1.7	73%	10,210	\$ 38,287
Proposal Issue	2.0	3.2	5.2	61%	46,183	\$ 118,607
Underwrite	4.7	4.6	9.4	49%	107,707	\$ 212,967
Approval	1.3	1.0	2.3	45%	28,631	\$ 52,057
Close	2.6	1.0	3.6	28%	59,718	\$ 82,790
Total Costs	11.9	15.2	27.1	56%	270,772	\$ 615,896

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FIGURE 12

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